Express Mail No.: EL039915296US

Date of Deposit: January 14, 2000

DECLARATION AND POWER OF ATTORNEY

As below named inventors, we hereby declare that:

Our residences, post office addresses and citizenship are as stated below next to our names.

We believe we are the original, first, and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled SPENDING VEHICLES FOR PAYMENTS the specification of which:

(check one)	[X] is attached hereto.		
	[] was filedApplication Serial No. and was amended on _		(if applicable).
•	ve have reviewed and unders amended by any amendmen	tand the contents of the above ide t referred to above.	entified specification,
_		which is material to the patentabi 37, Code of Federal Regulations, §	•
application(s) for pater	nt or inventor's certificate lis	Title 35, United States Code, § ted below and have also identified g a filing date before that of the a	d below any foreign
Prior Foreign Applicati	on(s)		
			Priority Claimed
	enefit under Title 35, United	y/Month/Year Filed) States Code, §120 of any United ach of the claims of this application	

above.

(Application Serial No.)	(Filing Date)	(Status) (patented, pending abandoned)
We hereby claim the benefit listed below:	under 35 U.S.C. 119(e) of a	any United States Provisional Applicatio
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the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulation, §1.56(a) and (b) which occurred between the filing date of the prior application and

the national or PCT international filing date of this application:

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

c/o Standley & Gilcrest LLP, 495 Metro Place South, Suite 210, Dublin, Ohio 43017-5315, Telephone No. (614) 792-5555 our attorneys, with full power in each of them, of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith. All correspondence should be sent to the attention of **Jeffrey S. Standley, Esq.** at the address

Full name of inventor Robert D. Wilson
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